

The health insurance reform law relies on market forces and competition in the marketplace to reduce costs, Congresswoman Kaptur said on award-winning WCPN-FM radio in Cleveland.

“Our hope is that the exchange will provide more choices,” Congresswoman Kaptur said. “The goal here is to permit more competition so that groups of people can come together and, over time, create larger pools so that the cost goes down.

“If you believe in competition in any market, including the insurance market, and if you believe in its ability to get better products and to bring the price down, that’s the goal.”

Kaptur was interviewed by Dan Moulthrop on “The Sound of Ideas,” which has been recognized as the best radio program in Ohio.

Kaptur called health insurance reform “a very historic moment for our country,” ranking it with Social Security and Medicare. “It does take a step in the direction of covering those who remain uninsured in our country and making sure that everyone who is insured has more competition and private insurance plans that are more competitive for our people.”

Kaptur said she is particularly sensitive to the concerns of small business. “I come from a small business family,” she said. “Our father had several heart attacks and had to sell his business and take a job in an auto plant so that he could have health insurance for his wife and children.

So I know the pressures of small business.

“By 2010, there will be a 35 percent tax credit that will accrue to small business that is effective this year, rising by year 2014 to 50 percent.”